

Your County, Your Government

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Fact Sheet # 17
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10 Questions You Should Ask When Purchasing A Home And How Your County Can Help

A home can be one of the most stressful purchases of your life, but it does not have to be. Here are some questions you should ask when purchasing a house or building a home and how Santa Rosa County help.

1. Are there any known flooding problems in the area?

The most common of all natural hazards is flooding. Being prepared is an important step toward protecting your life and your property. Santa Rosa County encourages everyone before purchasing a house, to request flood information. Being informed about flood insurance, special flood hazard areas and the elevation of the house will help you to be prepared. Visit www.santarosa.fl.gov/permits/flood.html for more information and to check your flood risk

2. What covenants and restrictions might be on the land or house?

A covenant or restriction is a deed restriction that applies to a group of houses or lots in a subdivision. They are normally crafted and put in place by the original developer, and are different for every area of houses. To find specific covenants or restrictions on the land or house you are purchasing look for the clerk of the court link at www.santarosa.fl.gov/zoning/propertyresearch.html.

3. Do I need a permit?

Do you plan on knocking down a wall in the house? Do you plan on demolishing the entire house? Some improvements and most new structures need a permit, make sure before you start a building project. The permitting and inspection process helps protect public health, safety and welfare. Find more information about permits online at www.santarosa.fl.gov/permits or contact the development services center at (850) 981-7000.



4. What issues did previous inspection records and builder/contractor records show?

Before purchasing the house, going through past inspection records and builder/contractor records can be very helpful. The inspection and builder/contract records are available on the county's website at www.santarosa.fl.gov/permits.

5. What should I look for when deciding on a community?

When looking for a community that is best for you and your family, select one that best suits your needs. For example, if you have children, a community close to a great school and parks might be best for you. Santa Rosa County has many beautiful parks to choose from. Visit www.santarosa.fl.gov/parks. What schools your children would attend can also be an important factor to consider. A link to the Santa Rosa County School District's Website can be found on the county's Website at www.santarosa.fl.gov.

6. What zones or districts does the house or property fall under?

What is the voting district? What is the hurricane zone? The interactive GIS Mapping System or GO-Maps can help answer these questions. Available 24/7, visit www.santarosa.fl.gov/gis and search by address, owner, or parcel number.

7. What types of financial home buying assistance are available?

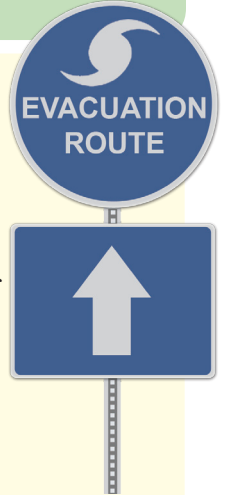
Buying a house is one of the largest purchases that anyone will make in their life. Having the financial help can make the process easier. Santa Rosa County offers many different types of assistance for first-time home buyers, and county residents that have purchased homes in the past. Here are a few of the many types of programs available:

- Florida Home Buyer Opportunity Program
- First Time Home Buyer Program
- Neighborhood Stabilization Program

Visit www.santarosa.fl.gov/housing for more information.

8. What are the wind speed designations for the house?

High winds, like those caused by a hurricane, can cause an incredible amount of damage to a structure. It can knock down trees on the house, take off the roof or even totally destroy the structure. The wind speed requirements vary depending on where the house is located. For example, if the home is on the Gulf of Mexico, the wind speed from a hurricane may be higher than on a home located farther inland. For a complete map of the wind speed designations in the county, visit the county's Website at www.santarosa.fl.gov/permits/documents/windspeed.pdf.



9. How can I find out if there will be any road construction around the house?

It can be helpful to find out if there are any public works projects (road paving, drainage etc.) planned in the area. The improvement of a road being paved or a highway being widened can increase the value of a home. To find out more information on future projects or projects currently underway contact the road & bridge department by phone at (850) 626-0191 or by e-mail at public-works@santarosa.fl.gov.

10. If buying land to build a house, what do I need to know?

Before buying property to build on, please contact our local development services office to obtain information on the following:

- **Any possible wetland restrictions:** Wetlands make up a huge part of Florida. Knowing what restrictions there could be on the land you are buying can save you a lot of time and money.
- **Building code requirements:** Any new homes or additions will have to be built to state and county code requirements. Be sure you choose a licensed contractor. A list of state licensed contractors can be found at www.myfloridalicense.com. To verify contractors licensed to work in Santa Rosa County call the development service center.
- **Zoning classification and special districts:** It is extremely important to know what zoning category an area is classified as or any special zoning district, like historical, airport or other, the home or surrounding areas may fall within. Do you have horses? Do you have a mobile home? All require specific zoning classification.

About Development Services:

*For more information, Contact the
Santa Rosa County Development Services Center:*

(850) 981-7000
6051 Old Bagdad Hwy.
Milton, Florida 32570

Formed in May 2009, the development services center combined employees of the building inspections, planning and zoning, and engineering departments into functional groups located in one building. The center offers a more collaborative and comprehensive approach to assist both individual and commercial customers.

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